



Order Filed on June 1, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT**  
**District of New Jersey**

Albert Russo  
CN 4853  
Trenton, New Jersey 08650  
(609) 587-6888

Standing Chapter 13 Trustee

In Re:  
EDITH F. TOBIA  
Debtor(s)

Case No.: 18-13338 MBK

Hearing Date: 5/19/20

Judge: Michael B. Kaplan

Chapter 13

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

**DATED: June 1, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter having come before the Court on Standing Trustee's Motion to Dismiss or an objection to the Trustee's Certification of Default; and, this Order being submitted pursuant to D.N.J. LBR 9072-1(d), (7 Day Rule); and, no objection being received thereon; and, for good cause shown;

**ORDERED** that the case is allowed to continue under Chapter 13 upon the following terms and conditions:

- \$ 4,986.00 paid to date
- Debtor(s) shall remit \$222.00 per month to the Trustee for 33 months beginning 6/1/20.
- Santander Bank, Claim #1-1 shall be marked paid to date in the amount of \$414.39 and the balance of the pre-petition arrearage claim shall be paid outside the plan. Debtor is permitted to use loss mitigation portal and the creditor is free to seek stay relief.
- If the Debtor(s) fail to make regular payments to the Trustee for a period of more than 30 consecutive days, upon the Certification of the Trustee of such non-payments, with Notice of the Certification to the Debtor(s) and the Debtor(s) attorney, if any, the within case shall be dismissed.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Edith F. Tobia  
 Debtor

Case No. 18-13338-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db Edith F. Tobia, 230 Princeton Ave, Brick, NJ 08724-4373

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Jeanette F. Frankenberg on behalf of Loss Mitigation Santander Bank cmeclf@sternlav.com  
 Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC kmcDonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com, jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com  
 Marc C Capone on behalf of Debtor Edith F. Tobia ecf@gbclawgroup.com, mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8